



COMBINED DECLARATION AND
POWER OF ATTORNEY
IN ORIGINAL APPLICATION

Attorney Docket No. _____

SPECIFICATION AND INVENTORSHIP IDENTIFICATION

As a below named inventor, I declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and joint inventor of the subject matter which is claimed, and for which a patent is sought, on the invention entitled INTEGRATIVE RISK MANAGEMENT SYSTEM AND METHOD the specification of which,

(check one) x is attached hereto.

_____ was filed on _____ as Appln. No. _____
_____ and was amended on _____
_____ was described and claimed in PCT International Application
No. _____ filed on _____ and as amended under PCT
Article 19 on _____.

ACKNOWLEDGEMENT OF REVIEW OF PAPERS AND DUTY OF CANDOR

I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information which is known to me to be material to the patentability of this application in accordance with 37 C.F.R. § 1.56.

PRIORITY CLAIM (35 U.S.C. § 119)

Prior Foreign Application(s)

I claim foreign priority benefits under 35 U.S.C. § 119(a-d) of any foreign application(s) for patent or inventor's certificate listed below, each of which is incorporated by reference in its entirety, and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Number	Country	Day/Month/Year Filed	Priority Claimed
<u>0025066.2</u>	<u>United Kingdom</u>	<u>12 October 2000</u>	Yes <u>x</u> No _____
_____	_____	_____	Yes _____ No _____

Prior Provisional Application(s)

I hereby claim the benefit under 35 U.S.C. §119(e) of any United States Provisional Application(s) listed below, each of which is incorporated by reference in its entirety:

Number	Day/Month/Year Filed
_____	_____
_____	_____



PRIORITY CLAIM (35 U.S.C. § 120)

I claim the benefit under 35 U.S.C. § 120 of any United States application(s) listed below, each of which is incorporated by reference in its entirety. Insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose to the Patent Office all information known to me to be material to patentability as defined in 37 C.F.R. § 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

Appln. No	U.S. Appl. No. (if any under PCT)	Filing Date	Status
_____	_____	_____	_____
_____	_____	_____	_____

DECLARATION

I declare that all statements made herein that are of my own knowledge are true and that all statements that are made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. § 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

POWER OF ATTORNEY

I appoint the following attorneys and agents to prosecute the patent application identified above and to transact all business in the Patent and Trademark Office connected therewith, including full power of association, substitution and revocation: Judson K. Champlin, Reg. No. 34, 797; Joseph R. Kelly, Reg. No. 34, 847; Nickolas E. Westman, Reg. No. 20,147; Steven M. Koehler, Reg. No. 36,188; David D. Brush, Reg. No. 34,557; John D. Veldhuis-Kroeze, Reg. No. 38,354; Deirdre Megley Kvale, Reg. No. 35,612; Theodore M. Magee, Reg. No. 39,758; Peter S. Dardi, Reg. No. 39,650; Christopher R. Christenson, Reg. No. 42,413; John A. Wiberg, Reg. No. 44,401; Brian D. Kaul, Reg. No. 41,885; Robert M Angus, Reg. No. 24,383; Christopher L. Holt, Reg. No. 45,844; and Alan G. Rego, Reg. No. 45,956.

I ratify all prior actions taken by Westman, Champlin & Kelly, P.A. or the attorneys and agents mentioned above in connection with the prosecution of the above-mentioned patent application.



DESIGNATION OF CORRESPONDENCE ADDRESS

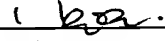
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(Signature)
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Inventor: Richard Higgs Date: 23rd November 2001
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(Printed Name)
Residence: Ashted, Surrey, United Kingdom Citizenship: UK
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Inventor: Michael King Date: 23 November 2001
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Inventor: MICHAEL KING
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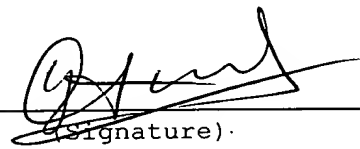
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Inventor: 
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Date: 23 November 2001

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#3

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<u> </u>	<u> </u>	<u> </u>	Yes <u> </u> No <u> </u>

Prior Provisional Application(s)

I hereby claim the benefit under 35 U.S.C. §119(e) of any United States Provisional Application(s) listed below, each of which is incorporated by reference in its entirety:

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Appln. No	U.S. Appl. No. (if any under PCT)	Filing Date	Status
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_____	_____	_____	_____

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DESIGNATION OF CORRESPONDENCE ADDRESS

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